



PRUShield

Frequently Asked Questions

1. What is PRUShield

PRUShield is a yearly renewable term insurance product that provides a Daily Hospital Income Benefit to help the Life Assured cover the cost of hospitalization due to injury or illness and a lump sum benefit in case of the death of the Life Assured.

2. Who can avail of PRUShield?

The Life Assured must meet the following requirements:

1. Must be 18-64 years old at the time of application.
2. Policyowner must also be the Life Assured.
3. Must be a Filipino citizen residing in the Philippines at the time of application.
4. Must own a credit or debit card (VISA/Mastercard/JCB) or an e wallet account such as GCash or Grab Pay under his/her name.
5. Must:
 - a. be in good health;
 - b. have no physical or medical impairment;
 - c. not have, in the last five (5) years, consulted, nor been examined or treated for more than two (2) weeks by a doctor for any disease or injury, and not have undergone any medical diagnostic test or procedure, other than for routine pre-employment purposes; and
 - d. not have been confined in a hospital for any length of time or had any surgical procedure.

Note: References to the Life Insured or the Policy Effectivity Date in the Policy Contract shall mean the Life Assured or the Coverage Start Date/Effectivity Date at initial issuance, respectively.


3. How can I avail PRUShield?

PRUShield is available through various product distribution channels of Pru Life UK. Policy premium, including cost of distribution and services, will be the same whether you purchase on PRUShope or through a licensed Pru Life UK insurance agent. Should you need a higher coverage not in the online packages, our insurance agent can provide assistance and guide you in your journey.


For PRUShope Purchase:

Existing Pulse Users

An in-app notification will be sent about PRUShield.

1. Log-in to Pulse app
2. Tap the PRUShope icon on Pulse homepage 
3. Look for the PRUShield image tile in the PRUShope homepage or tap on the 'Explore more and protect yourself – view more products' button
4. Tap on PRUShield image tile and choose your preferred package
5. Fill in and review your personal information and the Product Terms & Conditions
6. Pay through debit/credit card or e-wallet
7. Confirmation of plan purchase will be reflected after successful payment transaction

Non-Pulse Users

1. Download Pulse app for free from Google Play Store or Apple App Store
2. Sign up and create your account
3. After successful account creation, tap the PRUShoppe icon on Pulse homepage 
4. Look for the PRUShield image tile in the PRUShoppe homepage or tap on the 'Explore more and protect yourself – view more products' button
5. Tap on PRUShield image tile and choose your preferred package
6. Fill in and review your personal information and the Product Terms & Conditions.
7. Pay through debit/credit card or e-wallet
8. Confirmation of plan purchase will be reflected after successful payment transaction

4. What government IDs must be uploaded to purchase PRUShield?

Only the following Government IDs are accepted:

- Philippine Passport
- Driver's license
- SSS ID
- Unified Multi-purpose ID
- Taxpayer Identification Number (TIN)
- Voter's ID
- PhilHealth
- Postal ID
- Professional Regulation Commission (PRC)

Kindly take note that providing the ID number and uploading of valid IDs are mandatory. Other valid government IDs may be uploaded, but user may have to manually input the ID number in the mandatory field.

5. How long is the coverage period and what are the benefits can I receive from PRUShield?

The coverage of PRUShield is 12 months from the Coverage Start Date and it offers the following packages and benefits:

Product Benefits:

Benefit	Benefit Type	Package 1	Package 2	Package 3	Package 4
Daily Hospital Income Benefit	Daily*	Php 500	Php 750	Php 1,000	Php 1,000
Death Benefit	Lump sum	Php 50,000	Php 75,000	Php 100,000	Php 125,000

** for each day of hospital confinement up to a maximum of 365 days of continuous confinement for the same injury or illness*

6. Can I be the Policyowner and have a different Life Assured for my PRUShield policy?

For the PRUShield packages in PRUShoppe, Policyowner and the Life Assured must be the same person. The intended Life Assured can purchase personally on his/her own as long as he meets the eligibility requirements of the product.

7. How long do I wait before my policy application gets approved?

Once the Policyowner/Life Assured has successfully paid his/her PRUShield, s/he will be directed to the issuance screen where information on the approval and issuance of the policy will be provided.

The Policyowner/Life Assured can view the policy documents in My Policies of Pulse app. A confirmation email with a link to the policy documents will also be sent within twenty-four (24) hours to the Policyowner/Life Assured's Pulse-registered email address.

8. Can I renew my PRUShield after the end of the Coverage period?

Yes, Policyowner/Life Assured may renew PRUShield up to the age sixty-four (64) of the Policyowner/Life Assured as long as there were no claims made during the previous coverage period.

The renewal of the Policy is subject to compliance with eligibility requirements and the applicable premium at the time of renewal shall apply.

To renew, you may opt for automatic renewal by checking the Activate Automatic Renewal tick box found at the payment summary portion of your PRUShield application page. By ticking the said tick box, only debit and credit card payment method shall be accepted. Otherwise, existing PRUShield Policyowners/Life Assureds will receive a notification prior expiration of their PRUShield policy to inform the nearing expiry of the policy and the option to renew it.

9. Can I cancel my policy?

Yes, we will give you fifteen (15) days from your Policy Receipt Date to review your policy. This is called the Free Look Period. The Policy Receipt Date is the date we send an email confirmation to your email address on record once your application is approved. The email confirmation will include a link to the documents that constitute your policy contract.

If you decide that this Policy is not suitable to your needs and wish to cancel it, you must immediately notify us through My Policies within the Free Look Period. Pru Life UK will refund the premium you paid in full upon completion of the processing of your cancellation request.

Once the Free Look Period has ended, the cancel button will be disabled, and any notice of cancellation must be sent via email to contact.us@prulifeuk.com.ph.

Pru Life UK shall also provide a full refund of the premiums paid at the time of purchase and rescind the Policy if any of the following occur:

- 1) If you are found ineligible to purchase this Policy; or
- 2) If the Life Assured is found to be ineligible to be designated as such.

10. Can I avail more than one PRUShield policy?

The Policyowner/Life Assured cannot be covered by multiple Pulse PRUShield policies at the same time. If the Life Assured happens to be covered under multiple Pulse PRUShield policies, only the first policy purchased will be payable in the event of claim. We shall refund the premiums of the other policies.

Should you wish to have another PRUShield policy or a PRUShield policy with higher coverage, you may contact your agent or contact.us@prulifeuk.com.ph, subject to full underwriting.

11. Can I upgrade or downgrade my PRUShield in Pulse?

No, a Policyowner/Life Assured with an existing PRUShield plan, cannot upgrade or downgrade, or purchase another Pulse PRUShield package.

A Policyowner/Life Assured will only be allowed to purchase, upgrade or downgrade to a different PRUShield Package if the existing in-force PRUShield expires or is voluntarily cancelled.

12. I was not able to elect my beneficiary for PRUShield during the application process, how can I nominate one?

If you choose not to register a beneficiary immediately or were not able to nominate a beneficiary before your PRUShield policy is issued, your policy application will still be valid.

If you would like to designate a beneficiary:

- a. Log in to your Pulse account and click on My Policies.
- b. On your PRUShield policy, click on the Update Beneficiary button.
- c. Fill-out the required information of your beneficiary. Remember to avoid hyphens or other special characters. Once done, click submit.

The nominated beneficiaries are set by default as primary and revocable. The percentage of sharing may be changed anytime in the My Policies section of Pulse. If you want to change any or all of your beneficiaries' designation to irrevocable, or to secondary beneficiary or add more than two (2) beneficiaries, you may send your request to our Contact Center (contact.us@prulifeuk.com.ph).

In case you are unable to name a beneficiary, or you do not wish to name one, the death benefit will be paid to your estate.

13. Where do I view my Policy Contract?

Your Policy Contract and other Policy Documents are viewable and downloadable from the Policy Contract tab of My Policies section in Pulse.

A printed copy of the Policy Contract may be requested via email to contact.us@prulifeuk.com.ph, subject to a printing and delivery fee of PhP500.00. This fee is subject to change and prior notice shall be sent before any such change is implemented.

14. Can I convert my PRUShield to another insurance plan?

No, PRUShield is not convertible to any other Pru Life UK plan or policy.

15. I got hospitalized the day after I purchased my PRUShield policy. Can I immediately claim the hospital income benefit?

If the cause of confinement is due to an injury, yes, you can immediately claim the Daily Hospital Income Benefit.

However, if the cause of confinement is due to an illness, there is a waiting period for Daily Hospital Income which is thirty (30) days from the effectivity date of this product or the date of the last reinstatement of this policy. Claim requirements are subject to review and decision.

16. Can I receive a claim on Daily Hospital Income if I am hospitalized due to a pre-existing condition?

For the Daily Hospital Income Benefit, no amount will be paid if the claim is based on a pre-existing condition, unless the Life Assured has been continuously covered for twelve (12) months from Effectivity Date of this benefit or the date of last reinstatement of your policy, and only for expenses incurred after such continuous cover.

A pre-existing condition shall refer to an injury, illness or condition which existed or was existing within the two-year period prior to the Effectivity Date of this benefit or the date of last reinstatement of your policy, whichever is later (the "look-back period"), and for which the Life Assured has been investigated, diagnosed or treated or in which signs or symptoms have manifested and would have caused an ordinary prudent person to seek diagnosis, care or treatment.

17. Will the policy terminate if the Hospital Income benefit is paid to the Life Assured?

No, your policy will not terminate even if the Hospital Income benefit is paid.

The policy shall automatically terminate immediately upon the earliest of the following dates:

- the date of death of the Life Assured;
- thirty-one (31) days after due date of unpaid premium;
- the policy anniversary immediately following the Life Assured's sixty-fifth (65th) birthday;
- the premium due date following our receipt of your written request for termination.

Termination, cancellation, or expiry of the Policy coverage shall not affect any valid claim or loss occurring before any of these events. The payment or acceptance by us or our agent of any premium after any of such events shall not create any liability except for us to return any unnecessary premium paid

18. How do I file a claim on Daily Hospital Income benefit?

You or your claimant must give us written notice of hospitalization within thirty (30) days of commencement of hospital confinement. The claims requirements must be submitted within ninety (90) days from hospital discharge via Register Claims button found in My Policies portion of Pulse.

The following are the requirements for Daily Hospital Income benefit claims submissions:

- Accomplished claimant's statement
- Attending physician's statement
- Admission summary & discharge clinical abstract summary; and
- Duly certified statement of account of hospitalization
- Two (2) valid IDs of Life Assured

Claim requirements are subject to review and decision. We reserve the right to ask you or your claimant to provide at your own expense more documents or evidence to help Pru Life UK assess the claim.

19. I am a beneficiary of a PRUShield policy, how do I claim the death benefit?

As a beneficiary, you can submit the requirements via Register Claims button found in My Policies portion of Pulse. The following are the requirements for death claims submissions.

- Accomplished claimant's statement
- Attending Physician's Statement
- Original death certificate or certified true copy
- Birth or baptismal certificate of the Life Assured and primary beneficiary/es; and
- Current Policy Data Page
- Two (2) valid IDs of Life Assured and Primary Beneficiary/ies

Claim requirements are subject to review and decision. We reserve the right to ask you to provide at your own expense more documents or evidence to help Pru Life UK assess the claim.

20. Where can I get more information about this offer?

You may visit www.prulifeuk.com.ph for the latest information on PRUShield.

For any questions, you may send an email to PRU Customer Action Team at contact.us@prulifeuk.com.ph or call our Customer helpdesk at (632) 8887 LIFE (8887 5433) within Metro Manila or 1 800 10 PRULINK (1 800 10 7785465) for domestic toll-free hotline.

PULSE Application

Frequently Asked Questions

1. What is PULSE?

PULSE is Prudential's AI-powered health management app. It aims to empower its users to take control of their wellbeing with tools like Healthcheck which gives users a glimpse of their overall health, and Symptom Checker which allows them to look into what they are currently feeling.

2. Where can PULSE be downloaded?

PULSE can be downloaded for FREE through the Google Play Store or the Apple App Store.

3. I have forgotten my password. How do I unlock my account?

You may unlock your account by following the steps below:

- Click on 'Forgot Password'
- Type the email address that was registered in Pulse
- Wait for the temporary password that will be sent to your registered email
- Log in using the temporary password
- Change the temporary password to your preferred password

4. My Pulse app does not seem to be working!

- Ensure you have a stable internet connection.
- Check Google Play Store or the Apple App Store for updates.
- Restart your Pulse app and log in.
- If the problem persists, restart your device. You may also need to uninstall and reinstall the app.

5. Can I update my profile in Pulse (gender, country code, phone number, and email address)?

For now, gender, country code, phone number, and email address are not editable in Pulse. These fields will be editable soon.

6. What are the minimum system requirements to download Pulse?

Your device must have at least iOS version 11 for Apple and OS version 9 for Android.

7. I am unable to download Pulse or view Pulse in Google Play Store/App Store, what should I do?

For Apple App Store:

- Open the Apple App Store
- Go to Account
- Click Apple ID (email address)
- Click Country/Region
- Select Philippines

For Google Play Store:

- Open the Play Store app on your Android device.
- Slide out the left menu and select Account.
- Check the Country and profiles entry in the menu, if you have access to the country-switching option
- Tap this Country category and select Philippines.

If Pulse is still not searchable, please provide the following and send it to PRU Customer Action Team at contact.us@prulifeuk.com.ph:

- Name
- Email address
- Date of Birth
- Phone model
- OS version
- Screenshot of the error

- 8. My touch ID was not recognized, what can I do about this error?**
Please check your mobile device fingerprint security and try again.